

REMARKS

- Claims **3 – 22, 34, 38, 39, 42 – 45, 50, 51, and 55** are pending in the present Application.
- Upon entry of this Amendment, which is respectfully requested, claims **3, 6 – 9, 12 – 15, 20, 34, 38, 39, 42 – 45, 50, 51, and 55** will be amended and claims **4, 5, 10, 11, 16, 17, and 21** will be cancelled.
- The amended claims **3, 9, 15, 20, 34, 38, 42 – 45, 50, 51, and 55** are independent.
- The amended claims **6 – 8 and 12 – 14** are dependent.
- The cancelled claims **4, 5, 10, 11, 16, 17, and 21** are dependent.
- The specification has been amended to updated data regarding the co-pending U.S. Patent Applications previously incorporated by reference.

Applicants thank the Examiner for extending the courtesy of a telephone interview regarding the present application, conducted on August 14, 2001. During the interview, Applicants' representative and the Examiner discussed the Office Action, Paper No. 13, dated April 19, 2001. During this interview Examiner provided helpful comments regarding how to amend the claims of the present invention. Examiner suggested specifying with more particularity the environment of each claim and incorporating some of the limitations of the dependent claims that relate to the processing of a charge into the independent claims. Applicants have amended the pending claims in conformance with these suggestions.

Claim Amendments

Applicants have amended claim 3 to recite processing a charge applied to "at least one of a credit card account and a debit card account" rather than to a "financial account". Claim 3 has further been amended to recite that the "at least one of the credit card account and the debit card account is that "of an account holder" while the associated financial account is that of "a reimbursing party."

Applicants have further amended claim 3 to recite the limitations of cancelled claims 4 and 5, to add more detail regarding how a charge is processed. Specifically, Applicants have amended claim 3 to recite that the charge data indicates “a first merchant”, that the step of determining a reimbursement amount comprises “determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant”, “determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule”. Applicants have further amended claim 3 to recite that a first charge amount is applied to the at least one of the credit card account and the debit card account, and a second charge amount is applied to the financial account, “if the charge data satisfies the reimbursement rule.” Whether “the charge data satisfies the reimbursement rule” is determined by “determining whether the first merchant corresponds to the second merchant”. Claim 3 thus now claims the embodiment wherein a reimbursing party agrees to reimburse an account holder for transactions at specified merchants by having at least a portion of the transaction applied to the reimbursing party’s financial account rather than to the account holder’s credit card account or debit card account.

The remaining independent claims 9, 15, 20, 34, 38, 42 – 45, 50, 51, and 55 have been similarly amended to recite analogous limitations. Dependent claims 6 – 8 and 12 – 14 have been amended to conform with the amended language of claim 3 and 9, from which they respectively depend.

§102(b) Rejection based on Langhans et al.

Claims 3 – 22, 34, 38, 39, 42 – 45, 50, 51, and 55 were rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,621,201 to Langhans et al. (page 1, paragraph 4 of April 19, 2001 Office Action).

Examiner asserted that “Langhans in Col 5, lines 46 – 52 indicates that an individual cardholder’s account may be used for the transaction of business-type expenses by routing those business expenses via the cardholder’s account to a particular company’s account; also see Col 6, lines 45 – 55, for determining a second account...”

Langhans et al. teaches a “real-time purchasing authorization and control system” that allows a “corporate customer” to “approv[e] or disapprov[e] purchases by employees in real-time at the time of purchase.” Langhans et al. teaches “individual cardholders” of the “corporate customer”. That is, a company may give out corporate cards which each include an account number that uniquely identifies the employee being given the card. This is so the company may approve or disapprove, and report on, the employee’s purchases. If such expenses are approved, they are charged to the corporate customer by means of the individual employee’s card.

Applicants respectfully submit that Langhans et al. does not teach or suggest using an individual cardholder’s account for business expenses and “routing” such expenses to a company account or a “determining a second account” within the meaning of Applicants’ invention. Langhans et al. simply teaches a single corporate account that has associated with it multiple account numbers that are each associated with a separate employee of the company, for purposes of tracking which employee incurred which expenses.

Langhans et al. does not teach or suggest applying “a first charge amount” to “at least one of a credit card account and a debit card account of a cardholder” and applying “a second charge amount” to “a financial account of a reimbursing party” for a particular transaction (e.g. claim 3) or, “apportioning the transaction amount among a plurality of financial accounts” (e.g. claim 15), much less doing so “if the charge data” of the transaction satisfies a “reimbursement rule.” (e.g. claims 3 and 15). Applicants respectfully suggest that Examiner may be using the teachings of Applicants’ suggestion to inappropriately expand the scope of the prior art.

Applicants thus respectfully submit that the amended claims 3, 6 – 9, 12 – 15, 18 – 20, 22, 34, 38, 39, 42 – 45, 50, 51, and 55 are now in condition for allowance.

**Conclusion and Petition for Extension of Time to Respond**

For the foregoing reasons it is submitted that all of the claims are now in condition for allowance and the Examiner's early re-examination and reconsideration are respectfully requested. Alternatively, if there remains any question regarding the present application or any of the cited references, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is cordially requested to contact Magdalena M. Fincham at telephone number (203) 461-7041 or via electronic mail at mfincham@walkerdigital.com.

Applicants hereby petition for a **one-month extension of time** with which to respond to the Office Action. Please charge \$110.00 for this petition to our Deposit Account No. 50-0271. Please charge any additional fees that may be required for this Response, or credit any overpayment to Deposit Account No. 50-0271. A duplicate copy of this authorization is attached for such purpose.

If an additional extension of time is required in addition to that requested in a petition for an extension of time, please grant a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension to Deposit Account No. 50-0271. A duplicate copy of this authorization is attached for such purpose.

Respectfully submitted,

August 20, 2001  
Date

  
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**SPECIFICATION AMENDMENTS: VERSION WITH CHANGES MARKED**

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 1, lines 5 – 11:

The following commonly owned, co-pending applications are incorporated by reference herein as part of the present disclosure: [,] (1) U.S. Patent Application Serial No. 08/883,308 entitled “SYSTEM AND METHOD FOR ESTABLISHING AND EXECUTING FUNCTIONS TO AFFECT CREDIT CARD ACCOUNTS AND TRANSACTIONS”, filed June 26, 1997, and issued August 31, 1999 as U.S. Patent No. 5,945,653; and (2) U.S. Patent Application Serial No. 09/036,131[ \_\_\_\_\_, Attorney Docket No. WD2-97-134], entitled “METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS”, filed March 6, 1998, and issued March 06, 1998 as U.S. Patent No. 5,999,596.[are incorporated by reference herein as part of the present disclosure.]

**A M E N D M E N T**

Please amend the above-identified application as follows:

**IN THE SPECIFICATION:**

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 1, lines 5 – 11:

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The following commonly owned, co-pending applications are incorporated by reference herein as part of the present disclosure: (1) U.S. Patent Application Serial No. 08/883,308 entitled "SYSTEM AND METHOD FOR ESTABLISHING AND EXECUTING FUNCTIONS TO AFFECT CREDIT CARD ACCOUNTS AND TRANSACTIONS", filed June 26, 1997, and issued August 31, 1999 as U.S. Patent No. 5,945,653; and (2) U.S. Patent Application Serial No. 09/036,131, entitled "METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS", filed March 6, 1998, and issued March 06, 1998 as U.S. Patent No. 5,999,596.

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**IN THE CLAIMS:**

Please **SUBSTITUTE** the following claims for the pending claims of the same number:

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3. (AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:  
receiving charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining the reimbursement amount comprises:

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

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6. (AMENDED) The method of claim 3, in which the charge data indicates a transaction date;

and further comprising:

applying to the at least one of the credit card account and the debit card account the second charge amount after a predetermined time after the transaction date.

7. (AMENDED) The method of claim 6, in which the step of applying to the at least one of the credit card account and the debit card account the second charge amount is performed if the second charge amount has not been paid before a predetermined time.

8. (AMENDED) The method of claim 3, in which the charge data further includes a signal that indicates approval to charge at least a portion of the transaction amount to the financial account.

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C 9. (AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

applying to the financial account an amount based on the charge data if the charge data satisfies the reimbursement rule.

12. (AMENDED) The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the financial account.

13. (AMENDED) The method of claim 9, in which the charge data indicates a transaction date; and further comprising:

applying to the at least one of the credit card account and the debit card account the amount based on the charge data after a predetermined time.

14. (AMENDED) The method of claim 13, in which the step of applying to the at least one of the credit card account and the debit card account the amount based on the charge data is performed if the second charge amount has not been paid before a predetermined time.

15. (TWICE AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule; and

C<sup>4</sup> apportioning the transaction amount among a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

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20. (TWICE AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

C<sup>5</sup> determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

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34. (AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

C<sup>6</sup> processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

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determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

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38. (AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

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a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determine a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determine a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the processor is operative to:

determine a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant;

determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

39. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining comprises:

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determine whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

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42. (TWICE AMENDED) An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determine a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determine whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportion the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

43. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant, and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportioning the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

44. (TWICE AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determine a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determine whether the first merchant corresponds to the second merchant, and thereby determine if the charge data satisfies the reimbursement rule; and

charge at least one of a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

45. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each of the financial account being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

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50. (AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the processor operative with the program to:

process a plurality of entries, each entry including charge data that indicates a transaction amount and at least one of a credit card account and a debit card account of an account holder;

for each entry, determine if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determine a reimbursement rule that specifies a second merchant, and thereby determine a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account;

determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

51. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry  
determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and  
determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule;  
applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount if the charge data satisfies the reimbursement rule; and  
applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

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55. (AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a first merchant and a transaction amount that was authorized to be charged to at least one of a credit card account and a debit card account of an account holder;  
for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and  
if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and  
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determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

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**Please CANCEL claims 4, 5, 10, 11, 16, 17, and 21 without prejudice or disclaimer.**

**CLAIM AMENDMENTS: VERSION WITH CHANGES MARKED**

Please **SUBSTITUTE** the following claims for the pending claims of the same number:

3. (AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determining a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account, wherein the step of determining the reimbursement amount comprises:

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule;

applying to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the [second] financial account a second charge amount based on the reimbursement amount, if the charge data satisfies the reimbursement rule.

6. (AMENDED) The method of claim 3, in which the charge data indicates a transaction date;

and further comprising:

applying to the [first financial]at least one of the credit card account and the debit card account the second charge amount after a predetermined time after the transaction date.

7. (AMENDED) The method of claim 6, in which the step of applying to the [first financial] at least one of the credit card account and the debit card account the second charge amount is performed if the second charge amount has not been paid before a predetermined time.

8. (AMENDED) The method of claim 3, in which the charge data further includes a signal that indicates approval to charge at least a portion of the transaction amount to the [second] financial account.

9. (AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determining a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

applying to the [second] financial account an amount based on the charge data if the charge data satisfies the reimbursement rule.

12. (AMENDED) The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the [second] financial account.

13. (AMENDED) The method of claim 9, in which the charge data indicates a transaction date;

and further comprising:

applying to the [first financial] at least one of the credit card account and the debit card account the amount based on the charge data after a predetermined time.

14. (AMENDED) The method of claim 13, in which the step of applying to the [first financial] at least one of the credit card account and the debit card account the amount based on the charge data is performed if the second charge amount has not been paid before a predetermined time.

15. (TWICE AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates [a first financial] at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule; and

apportioning the transaction amount among a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

20. (TWICE AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

34. (AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and [a first financial] at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account; and

if there is a [second] financial account for the entry

determining a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule;

applying to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the [second] financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

38. (AMENDED) An apparatus for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a transaction amount, a first merchant, and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determine a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account;

determine a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account, wherein the processor is operative to:

determine a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the [second] financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

39. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determining a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account, wherein the step of determining comprises:

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determine whether the charge data satisfies the reimbursement rule;

applying to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and

applying to the [second] financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

42. (TWICE AMENDED) An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates [a first financial] at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determine a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determine whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportion the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

43. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates [a first financial] at least one of a credit card account and a debit card account of an account holder, a first merchant, and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportioning the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

44. (TWICE AMENDED) An apparatus for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first merchant and [a first financial] at least one of a credit card account and a debit card account of an account holder;

determine a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determine whether the first merchant corresponds to the second merchant, and thereby determine if the charge data satisfies the reimbursement rule; and

charge at least one of a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

45. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card [financial] account of an account holder;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each of the financial account being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

50. (AMENDED) An apparatus for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the processor operative with the program to:

process a plurality of entries, each entry including charge data that indicates a transaction amount and [a first financial] at least one of a credit card account and a debit card account of an account holder;

for each entry, determine if there is a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account; and

if there is a [second] financial account for the entry

determine a reimbursement rule that specifies a second merchant, and thereby determine a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account; and

determine whether the first merchant corresponds to the second merchant,  
and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the [first financial] at least one of the credit card account and the debit  
card account a first charge amount that is based on a difference between the transaction amount  
and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the [second] financial account a second charge amount based on the  
reimbursement amount if the charge data satisfies the reimbursement rule.

51. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to [a financial] at least one of a credit  
card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and [a first financial] at least one of a credit card account  
and a debit card account of an account holder;

for each entry, determining if there is a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account; and

if there is a [second] financial account for the entry

determining a reimbursement amount that corresponds to the [first financial]at  
least one of the credit card account and the debit card account, wherein the step of determining a  
reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant,  
thereby determining whether the charge data satisfies the reimbursement rule;

applying to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount if the charge data satisfies the reimbursement rule; and

applying to the [second] financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

55. (AMENDED) A method for processing a charge applied to [a financial] at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a first merchant and a transaction amount that was authorized to be charged to [a first financial] at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a [second] financial account of a reimbursing party that corresponds to the [first financial] at least one of the credit card account and the debit card account; and

if there is a [second] financial account for the entry

determining a reimbursement amount that corresponds to the [first financial] at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant,

whereby determining whether the charge data satisfies the reimbursement rule;

applying to the [first financial] at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the [second] financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.